

**G-16(C) Disability Debt Cancellation Coverage Sample**

**OPTIONAL COSTS**

**Option to Purchase Disability Debt Cancellation Coverage**

**STOP.** You do **not** have to buy Disability Debt Cancellation Coverage to get this line of credit. Go to [www.frb.gov/creditprotectionproducts](http://www.frb.gov/creditprotectionproducts) to learn more about this product.

<b>Do I need this product?</b>	If you already have enough insurance or savings to make payments on this line of credit if you are temporarily disabled, you may not need this product.  Other types of insurance can give you similar benefits and are often less expensive.
<b>How much does it cost?</b>	This product will cost up to <b><u>\$42 per month</u></b> if you borrow the entire credit limit. The cost depends on your balance and interest rate.
<b>What is the maximum benefit amount?</b>	This product will make your minimum payments of up to \$2,000 for 6 months.
<b>Can I receive benefits?</b>	<b><u>You may not receive any benefits even if you buy this product.</u></b>  You meet the employment eligibility requirements, but there are other requirements that you must meet. If you do not meet these requirements, you will not receive any benefits even if you buy this product and pay the monthly charge.
<b>How long does the coverage last?</b>	This product provides coverage for the first 10 years of your line of credit.

- ☐ Yes, I want to purchase optional Disability Debt Cancellation Coverage at a cost of up to \$42 per month.

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Signature